Chapter 4
Housing

4.1 The Challenge of Shelter

The expansion of urban economies has been accompanied by constant migration of people to cities in search of opportunities for work and livelihood, as discussed in the previous chapter. There are other reasons for living in cities such as seeking refuge from conflict, or being forced to move there when livelihoods elsewhere are threatened. Urban dwellers' children add to the numbers as well, so underlying high or low natural birth and death rates can set a baseline of rapid urban growth or generate a tendency for settlements to decline. As a result of all these processes, the number of people living in urban settlements expands and declines at different rates in different contexts (see Box 4.1).

Box 4.1 Querying the growth of urban populations

Thus far in this short book we have presented urban populations and the growth rates as known facts. In fact they are estimates whose veracity varies greatly by time and space. Severe problems with the poverty of data continue to the present in many of the poorest countries of the world.

The growth in urban populations, and of the number of people living in cities compared to other settlements, involves many different factors. In Africa, for example, urban birth rates generally remain high, adding more people to cities as they are born there, only slightly less than in rural areas, but as rural death rates are higher the proportion of population in cities is generally expanding. Nonetheless, there have been persistent overestimates of the rate of growth of cities in Africa, not helped by the fact that censuses have not been regularly conducted. In fact, at times, especially after the widespread economic crisis of the 1980s across the continent, there has been strong evidence of relative stagnation and even reversal in urban growth. Often cities seem to expand rapidly because growing numbers of people settling in nearby

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agricultural areas leads to these places being reclassified as urban. In India, in the decade to 2015 nearly 30 % of urban growth was a result of the reclassification of existing settlements and not rural to urban migration; and in China between 1990 and 2005 nearly 120 million people were added to cities in this way. Why do predictions about urban populations matter? Knowing where people are living informs decisions about where to invest resources for services, employment or humanitarian support.

No matter why people move to cities, finding secure shelter and the basic services to sustain life is often a significant challenge. The World Bank estimates that up to one billion people across the world live in shelter that is either of poor quality, lacks basic infrastructural services such as water or sewerage (thus making for unsafe living conditions) or is insecure in that the residents have no clear rights to their dwelling places (the controversial term "slum" is often used to describe these settlements—see Box 4.2). One of the major challenges for cities of the future, then, concerns not only how they can offer people opportunities to find decent work and wages, but also how urban populations will be housed.

Box 4.2 A note on the term "slum"

This term usually has derogatory connotations and can suggest that a settlement needs replacement or can legitimate the eviction of its residents. However, it is a difficult term to avoid for at least three reasons. First, some networks of neighbourhood organizations choose to identify themselves with a positive use of the term, partly to neutralize these negative connotations; one of the most successful is the National Slum Dwellers Federation in India. Second, the only global estimates for housing deficiencies, collected by the United Nations, are for what they term "slums". And third, in some nations, there are advantages for residents of informal settlements if their settlement is recognized officially as a "slum"; indeed, the residents may lobby to get their settlement classified as a "notified slum". Where the term is used [here], it refers to settlements characterized by at least some of the following features: a lack of formal recognition on the part of local government of the settlement and its residents; the absence of secure tenure for residents; inadequacies in provision for infrastructure and services; overcrowded and sub-standard dwellings; and location on land less than suitable for occupation. For a discussion of more precise ways to classify the range of housing submarkets through which those with limited incomes buy, rent or build accommodation, (text from D. Satterthwaite, 2016, "A New Urban Agenda?" *Environment and Urbanization*, 28, p. 3).

In the 1990s the goal of improving the quality of urban housing was adopted by the United Nations, and in the year 2000 their "Millennium Development Goals" set a target to achieve a significant improvement in the lives of 100 million "slum"

dwellers by the year 2020. The 2015 UN report on these Development Goals noted that the overall proportion of the urban population living in "slums" in low and middle-income countries fell from approximately 39.4 % in 2000 to 29.7 % in 2014. But given the rapid processes of urbanization that persist in many parts of the world, the absolute numbers of people thought to be living in poor quality housing in cities actually increased to over 880 million urban residents compared to 792 million reported in 2000 and 689 million in 1990.[1] The growing significance of urban concentrations across the world has seen a renewed focus on improving the quality of life in cities, with a specific *Urban* Sustainable Development Goal (SDG) declared by the UN in September 2015, to "make cities and human settlements inclusive, safe, resilient and sustainable."

While every city has its own distinctive story of how housing has been developed and used, and of how people find their way to settle in different areas of the city, there has also been a lot of *sharing of ideas* around the world about how to meet the challenges of providing housing, especially through networks of cities and urban professionals, and through international organizations such as the World Bank and the United Nations. As a result there are often strong similarities in housing policies and design across different cities.

We can also detect some *overarching processes* which shape who lives where in cities. Above all, *markets* in land and housing help to sort the internal spaces of cities into different areas by income with affordability being a major limitation on where it is possible to find accommodation; *social divisions* like ethnicity, race, religion or political affiliation can also draw residents into or direct them away from certain neighbourhoods for safety or sociability reasons; and *powerful interests* or *violence* might leave people with little choice as to where they can find shelter. As it is such an important part of being able to survive in the city, housing is often the focus of *protests* and political demands. Sustaining life in cities rests, to a large extent, on securing rights to shelter and to the basic services often tied to houses, like water, energy, and waste removal. These *rights to the city* have been pressed on national governments in different countries by popular mobilization, resulting in state involvement in housing delivery in many cities, and they are also an important part of international development agendas. Access to housing not only supports important welfare goals such as improving health and widening access to services, but housing also provides opportunities for residents, especially women, to generate an income through informal economic activities or renting out rooms, and so it is also closely tied to economic development goals.

Nonetheless, the challenges of housing and basic services take on different forms in different cities. For some cities, there is simply not enough housing to cope with the growing urban population and many residents construct their own shelters in often very insecure situations. Where wages are low and livelihoods precarious, meeting housing needs can present an extreme challenge to households. In some cities, the intense development pressures due to globalization can make housing

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[1] www.un.org/milleniumgoals/2015_MDG_Report.

unaffordable, so even if there is a large supply of accommodation many people on low or modest incomes often struggle to find somewhere to live, and vacant properties coexist with overcrowding and occupancy of apartments by multiple families or generations. This is exacerbated in cities that are strongly exposed to global property markets or to ambitious local redevelopment plans, and in highly unequal societies. One manifestation of this is "gentrification" involving the displacement of residents from low-income neighbourhoods in selected parts of the city, and their upgrading by means of vigorous property redevelopment, usually for the benefit of higher income groups.

To better understand the challenges of housing in cities we will look at a number of different urban contexts and, as with earlier chapters, we will trace some common historical trends explaining how cities have come to be the way they are today, and explore what processes will be shaping cities of the future.

4.2   Providing Housing Through States and Markets

4.2.1   Housing Needs and Housing as a Commodity

Numerous observers have written of the terrible conditions in which many people live and have lived in cities around the world. We noted above the writings of Friedrich Engels, an industrialist and collaborator of Karl Marx, who observed the brutal treatment of new industrial workers both in the workplace and in the shockingly overcrowded, damp and poorly constructed shelters in early industrial Manchester, England. As they grew rapidly across the world, cities in modern times drew philanthropists, housing reformers, city officials and a growing body of professionalized housing officers and planners as well as residents themselves to express concern and take various kinds of action against poor quality housing and its effects on people's health and the functioning of the city.

One of the perennial challenges has been how to provide adequate housing for those who live on meagre incomes. This brings to the fore some of the tensions of market economies, where housing and land are often seen as commodities whose function is to generate profit for land owners, developers, builders and landlords. The quality of housing therefore often depends on the nature of the economic opportunities available to residents, a factor that determines what they can afford. Housing quality also depends on whether states or other collective institutions play a role in facilitating access to housing. Historically in Europe, and in most countries today, renting housing from private landlords of various kinds has been the most prevalent mode of accessing accommodation, including in informal settlements. The evident tension between landlords' search for profit and the affordability of housing for the tenant, as well as the difficulties of ensuring good quality and sufficient quantity of housing through the market has led to various initiatives to shape housing on the part of the state.

4.2.2 State Interventions

Some of the earliest forms of "social" housing for the poor in Western cities were rental properties developed as philanthropic investments, where a guaranteed but low return to the investor was proposed, and where tenants received often quite intrusive supervision and support in organizing their finances and their lifestyles in the new homes. Many planned 19th century factory towns such as Saltaire in the UK and Pullman in the USA also displayed analogous forms of paternalism. But as housing issues came to the fore in local and national politics through the 20th century, states themselves became increasingly involved in regulating housing conditions through laws and standards.

Concerns grew about how to solve the health and social problems associated with poor housing, and a category of "slum" housing developed during the 19th century, defined by overcrowding, poverty, and the poor physical state of buildings. Such areas have often been targeted for demolition, and their populations removed to new housing—or simply displaced and left to find alternative places to live. More generally, areas which are home to poorer residents are vulnerable to removal if they are on land which powerful actors such as states, businesses and wealthy residents would like to see redeveloped, often leading to gentrification and displacement.

States also began taking responsibility for implementing ideas about what makes for a good city, notably how different activities and buildings should be arranged in the city. Urban planning addresses issues such as which land uses should be located close to one another, or should be kept apart through zoning rules. Urban spatial planning can be very helpful in cities, where so many often incompatible activities jostle for space, but it has also been used to place restrictions on where different groups can live or to remove people from areas that contravene the "plan." For example, housing for the poor can often be effectively excluded from wealthy areas of the city by zoning limitations on building multi-family properties; or the existence of formal Masterplans has been used in litigation by middle classes in some Indian cities, such as Delhi, to enforce the removal of longstanding informal settlements. The development of planning interventions which support and work with the aspirations of the poor and the solutions which they themselves devise is an urgent element of finding more effective and inclusive solutions to shelter needs in cities.

Planning visions of how neighbourhoods and cities should be organized and designed have influenced city development around the world. One prominent example of this is the idea of the "Garden City", initially associated with British urban planners, Ebenezer Howard and Patrick Geddes. This and allied ideas circulated widely, proposing that "new" cities or suburbs be built with houses arranged around communal facilities in healthy, greenfield sites with socially mixed populations and selected restrictions on socially undesirable activities (such as frequenting bars). Housing following these principles was developed through the middle decades of the 20th century in many cities around the world—from Tel

Fig. 4.1 Garden City—White City Tel Aviv (aerial view of dizengoff circus tel aviv, and surrounding district, 1951). http://gpophotoheb.gov.il/fotoweb

Aviv to Cape Town (see Fig. 4.1). These ideas also partly influenced the layout of segregated neighbourhoods built for African people in British colonial Africa, and in other cities such as Kinshasa. The principles of neighbourhood design in suburbs across the US, and, at a very different scale, the massive housing blocks or "mikrorayons" (microdistricts) built throughout the Soviet Union, all embody some principles drawn from the garden city idea, such as limiting the flow of vehicles on residential streets, and providing enclosed communal spaces within clusters of housing. These ideas continue to have relevance today, for example, inspiring a major new satellite city development, Lingang, on the outskirts of Shanghai.

While state involvement in housing provision first emerged in the 19th century, it was primarily after the Second World War that large-scale state intervention in housing became prominent. At this time, extensive developments appeared, such as working-class housing on the outskirts of Paris, council housing estates in the UK, public housing in a number of US cities, such as New York and Chicago, mass housing provision across the former Soviet Union and central Europe, and extensive but initially racially segregated provision of housing in many African and Asian cities (e.g. Johannesburg; Nairobi, Singapore, Mumbai). In these types of intervention, central state funding was mobilized directly to construct houses, or was used to subsidize private developers in various ways. The shift from private rental of accommodation to the state as the major landlord was significant in many cities. Access to housing was organized through state bureaucracies in both the West and the Soviet context, leading some commentators to point out a number of

similarities in urban developments across these politically very different contexts at this time. In poorer country contexts, however, these kinds of housing developments were limited in scope, and were seldom able to develop financial models which allowed housing to reach beyond the middle classes (although apartheid South Africa was an important exception to this, delivering hundreds of thousands of homes to those African people permitted to live in cities under the notorious pass laws from the 1950s to the 1970s).

4.2.3   Private Finance

A separate strand of housing provision has been through private home ownership largely in suburban or peripheral locations. This is often associated with individual mortgages and financing through bank loans or more specialist building societies/home loan banks supporting individual home ownership. The latter developed in the late 19th century in the UK and USA pooling resources in a cooperative 'self-help' process but they transmuted into more conventional finance marketing in the 20th century. Where mortgage markets are weakly developed, individuals pay for housing purchases through individual savings or find other sources of financing, such as co-operative ventures, families or informal savings groups.

The growth of housing through private ownership is most characteristically associated with the expansion of the middle classes and the high wage/mass consumption growth path of the US under Fordism (as identified earlier). A coincidence of interests between the state, car industry and property developers led to the consolidation of suburbs as the norm for housing delivery. The result is often a sprawling multi-nodal city dependent on private cars and with very limited public transit infrastructure. This model has been important in cities in different parts of the world, for example in Southeast Asia since the 1980s where extended suburbanization, gated communities, satellite cities and freeway developments have led to a blurring of land use patterns in rural-urban fringe areas. These relatively haphazard and diverse extended peripheral developments constitute one of the predominant features of the contemporary city.

Where private home-ownership becomes the dominant mode of housing provision, this can create a significant problem of access to housing for the very poorest citizens for whom mortgage financing is usually not feasible. This was perhaps most vividly demonstrated in 2008, when loans had been inadvisedly extended to high-risk, low-income homeowners in the US, and hidden in complex secondary financial instruments, thereby helping to instigate a global economic crisis. In the absence of effective state intervention, other private solutions often emerge, more commonly associated with private renting. For example, low quality dense and relatively high-rise apartment blocks or "tenements" are common, with low-cost and frequently sub-divided apartments occupied by a number of families. Built (or converted to multi-family or residential use from existing buildings) by

private individuals with little regulatory oversight, these predominate in some central city areas in South America as they do in many sprawling residential areas of African cities today and in "urban villages" in China where villages have been incorporated into expanding metropolitan regions providing villages with an opportunity to develop their land to meet burgeoning housing needs. Tenements were also historically important in 19th and early 20th century European cities.

In the mid-1970s, affordability issues for the lowest income households in poorer countries were recognized in the promotion by the UN of in situ upgrading and "site and service" schemes as the solution. Here a combination of self-help, legalized tenure, subsidies and supported access to mortgage financing provided serviced sites (with no house, or a very rudimentary structure) which could then be incrementally developed by residents. This made more inroads into addressing housing need. A number of problems emerged, however, including the capture of benefits by the middle classes, the high costs of land, and continuing affordability issues for the very poorest, which undermined the success of this policy initiative. In the end, where states and markets have failed, urban residents in many cities have occupied land and built their own shelter, often in very precarious situations.

4.3   Housing Solutions for the Future City

A range of models therefore exist around the world to inform choices about how states and communities might provide for housing needs in the future.

In contexts like Singapore and Hong Kong governments have played a continuing strong role in housing provision. In Singapore in 2009, 82 % of the population lived in housing governed and delivered by a public body, the Housing and Development Board (Fig. 4.2). But the intriguing aspect of this model is that 87 % of the population own their own homes (up from 9 % in 1960). Both Singapore and Hong Kong have developed a hybrid model in which individuals own apartments, but the state continues to own the land and to benefit financially over the long term from the increases in land value associated with housing, infrastructure and planning-related developments. Private developers lease land and gain profit from building and selling the apartment blocks, but the state retains the ability to benefit from the increased value of the land. They are also able to bid to direct new developments or oversee the redevelopment of existing properties.

This stands in strong contrast to the model of housing development in Chile, for example, (and copied in places like Mexico, Turkey and South Africa) where while states subsidize houses for the very poor, or provide support for low- to middle-income residents to purchase houses or apartments, they pass on the opportunity to earn profits from the land, housing and financing to individuals and private sector developers. Land costs and limited subsidies drive developers to seek cheap land, usually very inconveniently located in peripheral areas of the city. These challenges of the costs of land and poor location of housing have also beset the experience of mass housing delivery in Hong Kong, where large numbers of poor

Fig. 4.2 Housing development board properties in Singapore (Bukit Batok New Town, built c. 1985). *Source* http://www.teoalida.com/world/singapore/

residents and migrants placed greater strain on the housing delivery system. This reminds us that Singapore is perhaps unusual in having experienced rapid economic growth, and having been able to closely control population growth as a city-state. Nonetheless, the Singapore model in which land value increases are socialized and ownership is retained by the state might represent an interesting alternative way of meeting the housing challenges of both poorer and wealthier cities.

More generally, the Singapore example reminds us that housing developments are increasingly less easy to characterize as "state" or "market", and many actual cases entail a complex mix of state, markets and self-provisioning in providing shelter for urban dwellers. In reform-era China, public housing was sold cheaply to tenants, so that from a situation in 1981 where more than 80 % of the population lived in state owned housing, often located in close proximity to their workplace, by 2010 more than 80 % of the urban population owned their own homes. As house prices have risen dramatically in large cities, new migrants, poorer residents and young people who never benefited from the earlier sale of public housing find it increasingly difficult to find accommodation. Affordability issues undermined the capacity of this market-dominated housing strategy to provide for urban residents and by 2008 a state-led programme for delivering a mix of social, rental, affordable (subsidized) and market housing in mass housing developments was initiated.

Another solution to housing need comes from urban dwellers themselves, where they have self-organized to locate land, source materials and provide the labour to build their own shelter. This can be a precarious option, with people settling in areas of the city which might be subject to flooding or landslides, far from the centre of

Fig. 4.3 Ciudad Nezahualcóyotl in Mexico City. *Source* courtesy of Sonia Madrigal, http://soniamadrigal.com

town, or which residents don't have the legal right to occupy. However, land invasions, or occupations are sometimes well-organized affairs, and can involve powerful actors, such as politicians, political parties, or a range of collective, informal or illegal organizations. These different groups might be involved in finding land, arranging for plots to be made available, sometimes planning the spatial arrangements of houses and communal facilities, and taking payment for land transfers and rent. Large areas of cities have emerged through these processes, for example Ciudad Nezahualcóyotl in Mexico City, where over a million people now live, and where increasingly formal retail and industrial activities and even a university are being developed (Fig. 4.3).

In fact "informal" or popular housing is seldom disorganized, but usually involves a mix of both state and popular actors as well as legal and illegal actions. In South American cities, where state provision of housing has been minimal over many decades, securing services and entitlements to land have been a major focus of citizens' movements; and there is now a long tradition of slowly improving the quality of housing and services on peripheral land acquired relatively cheaply by poorer residents. Residents themselves incrementally extend their shelters and improve the quality of materials, and the state finally brings in services and transport connections, often after extensive political mobilization by residents. Medellin in Colombia, for example, has become very famous for the cable cars which have been developed to connect the central city areas to such informal areas or *barrios* which have been located in steep, poorly located areas of town (Fig. 4.4).

Fig. 4.4 Medellin cable cars. *Source* courtesy of Julio Davila, https://www.bartlett.ucl.ac.uk/dpu/metrocables/media-gallery

Government involvement in the expansion and consolidation of informal housing can be significant. In some situations, tacit or even quite explicit support from governments can see the large-scale development of informal housing as a way to solve problems of very rapid urbanization. In Istanbul, as new migrants from the countryside arrived through the 1980s, the Islamic parties in the city fostered informal settlements known as *gecekondus*, which both met housing needs and provided a base for building a political base amongst the more religious new immigrants. Perhaps the most famous example of this phenomenon is to be found in China, where "urban villages" have made a major contribution to housing the massive flows of new migrants to these cities (See Box 4.1 above). Former villagers now own and manage often very dense, high-rise housing developments in and close to major cities. While these have a de facto acceptance by the authorities, they are very vulnerable to redevelopment pressures from diverse state and municipal agencies. In Istanbul, too, the huge opportunities for profiting from alternative land uses for informal areas have more recently seen major urban renewal initiatives by the state, removing *gecekondu* residents (and increasingly residents of older, more run-down and lower rise areas of the city) to very distant new housing estates where, following the Chilean model, mortgages are made available to very poor households to acquire tiny apartments. These strategies have freed up large areas of land for controversial and profitable developments in central areas, which have been linked to corruption in the government. In theory this releases some profits for cross-subsidization of housing for the poor, but the housing remains largely unaffordable, and, being removed to the outskirts of the city, has had devastating

consequences as people can no longer access employment opportunities; supportive family and neighbourhood relationships have also been severed.

A widely discussed policy idea suggests that residents in informal settlements should receive secure property rights. This would help them to feel confident about their future, encouraging investment and upgrading of structures, and see them able to use their investment in housing to support other goals, perhaps accessing financing to set up their own businesses. These ideas, made popular by Hernando de Soto from Peru in his book, *The Mystery of Capital*, have encountered some practical difficulties in places where state capacity is limited. It can be easier for better educated and wealthier people to organize to register their property rights, for example, and sometimes powerful agents might usurp the entitlements of the poor. Also this approach runs the risk of exposing poor people to subsequent pressures to sell their property for redevelopment. In Brazil, special legislation has been passed to protect poor communities by preventing the consolidation of small plots into larger holdings, which would make them attractive to developers and wealthier residents.

Policy ideas and practices in relation to informal housing have also emerged from the residents of these areas themselves. The important international movement originating in Mumbai, the Slum and Shack Dwellers International, has developed a programme of transnational exchange involving sharing their bottom-up model of self-enumeration and self-organization by slum residents to counter removal threats. The movement has spread to many cities across Asia and Africa (see Box 4.3). They also encourage residents to build their own plans for redevelopment and to work with authorities to create financial arrangements for housing developments which enable access to housing for the very poor. They have become involved in an initiative from the United Nations and the World Bank, the Cities Alliance, one of whose major ambitions is to see the elimination of "slums", and who encourage and support slum upgrading initiatives.

Box 4.3 Shack and Slum Dwellers International (SDI)

Background to the SDI: In 1974, shack dwellers in Mumbai who had resisted eviction from their neighbourhood through collecting information about themselves to negotiate more effectively with the authorities formed the basis for a National Slum Dwellers Federation of India. As some key figures in the movement note, explaining that there is only one toilet seat per 800 residents in the slum of Dharavi in Mumbai had a much stronger impact when negotiating with government than more general demands for rights. Very often governments have no records of informal settlements, and no idea how many people live there or the conditions of these areas. This initial group subsequently linked with pavement dwellers groups in the 1980s, and a growing number of women's savings groups, to form a wide network working with similar enumeration methods, the Indian Alliance. Building alliances at the city scale helped poor residents gain a stronger voice to develop and

implement solutions. By the 1990s, this model expanded further as the groups began to hold international exchanges to share this model for developing the voice of the poor in urban planning. The Shack/Slum Dwellers International was formally set up by eight national federations in 1996, and many other federations have since joined. A strategic association with the Cities Alliance and the wider dissemination of the SDI method has seen a growing international use of this model of community self-enumeration and involvement in urban development.

For details see Sheela Patel, Carrie Baptist and Celine D'Cruz, 2012, "Knowledge is power—informal communities assert their right to the city through SDI and community-led enumerations" *Environment and Urbanization*, 24, 13–26).

Also there is a talk by Sheela Patel, one of the organizers of the SDI) at http://unhabitat.org/the-federation-model-of-community-organizing-sheela-patel-slum-dwellers-international/.

4.4 The Future Politics of Shelter

In many of the examples we have discussed here, from Singapore to Chile and Istanbul, it is clear that the ability to realize profits from developing urban land plays an increasingly important role in housing. On the one hand, in order to realize very large scale housing developments governments will usually rely on major developers. Issues concerning the impacts of land costs on profitability and affordability drive such developments to more distant locations and often the investments in infrastructure, transport and services necessary for ensuring inclusive participation in the city are not delivered. High transport costs and inconvenient location mean that even subsidized developments can end up benefitting the middle classes (who can afford the transport costs) rather than the poor (who can't afford to be so far from opportunities to make a living). More generally investment in urban property, often involving very large-scale developments in and around major cities, has come to be a significant contributor to economic growth and to the profitability of capitalist enterprises globally. In this context, meeting housing need competes with other profitable uses of land, and delivering housing for the poor often relies on generating profits from the sale and use of land—whether this is owned by the state (in China and Singapore, for example), or planned by the state for private sector speculation (as in Europe and the US).

Certainly, the sometimes inventive mix of agents and processes involved in delivering housing, including the impressive agency of urban dwellers themselves, holds out some promise in the search for shelter solutions for cities of the future. The potential to upgrade and improve well-located informally developed housing at a modest cost is recognized by many housing analysts as an essential part of

meeting future housing needs. But it is also the case that the mix of state ambition and the search for profits by global investors presents some threats both to these settlements and to our collective urban futures.

A major danger is that many urban residents around the world face removal and upheaval from environments where closely interwoven opportunities for livelihoods, shelter and social relationships have been forged over many years. Whether this entails the displacement of residents from social housing in Europe, the redevelopment of slums in India, or the formal incorporation and redevelopment of Chinese urban villages, the future of the many hundreds of millions of urban dwellers for whom shelter is a daily challenge in terms of availability, affordability, and healthy living looks precarious and will be determined through various combinations of ambitious state strategies, the widespread global shift of capital investment into urban property development, and the actions of often unpredictable institutions caught up in local power relationships.

This is as much a concern in the rapidly growing cities of middle-income countries as it is in economically prominent "global" cities like London. The scale, profitability and security of property investments in the wealthiest cities attracts the attention of global corporate capital and encourages ambitious infrastructure development by the state to support this. In London, for example, this means that poorer households, squeezed in terms of incomes by the changing form of work under corporate globalization, are being displaced from the central city and even relatively well-paid middle class residents are priced out of accommodation; widespread child poverty is being entrenched as a result of increasing housing costs and the loss of social housing to regeneration. In middle- and low-income cities ambitious developments, often on the outskirts of cities, can detract from the capacity to invest in the basic infrastructure provision desperately needed in existing parts of the city. Moreover, in stimulating further urban sprawl, environmentally unsustainable outcomes pose a threat to the future of the planet. Given the anticipated growth of the world's urban population over the next decades, with as many as 2.5 billion people predicted to be added to cities from 2010 to 2050, the future of providing shelter in cities presents one of the most significant challenges for humanity. This draws us then to the concluding chapter where we reflect more broadly on the future of urbanization.

Further Reading

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Additional data sources

www.web.worldbank.org ("Urban Poverty and Slum Upgrading") brings together data and practical guidance on slum upgrading and addressing urban poverty from the World Bank and related organizations.

www.unhabitat.org has numerous resources and publications online to do with housing challenges and policy around the world

www.SDInet.org is the website of the Shack and Slum Dwellers International and has useful reports of the ways in which residents of informal areas have built capacity to engage with and shape development plans, as well as to oppose removal and displacement. Their publication, "Know your city, know your settlement", available on this website, provides an excellent introduction to their methodology and practices.

The website of the International Institute for Environment and Development has many useful and free publications reflecting its aim to link research and practice in collaborating with grassroots partners in urban areas around the world. http://www.iied.org/our-work

The Indian Institute for Human Settlements has numerous online publications and resources related to urbanization in India. http://iihs.co.in/knowledge-gateway/